

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for managing a payment between a seller and a buyer using a network, comprising ~~the steps of:~~

at a buyer terminal, accessing a home page of said seller through said network;

inputting at the home page of said seller displayed on said buyer terminal, ~~the~~ a name and identification data of said buyer into said buyer terminal connected to said network, said identification data including a password of said buyer;

verifying said buyer based on the input name and identification data using a seller terminal connected to said network, said verifying including comparing said password of said buyer entered at said buyer terminal with password data stored in a payment management table installed at said seller terminal;

displaying at said buyer terminal, for each contract of one or more contracts between said buyer and said seller, a title, an amount due, and a due date, said buyer authorizing at said buyer terminal payment as to each contract;

sending ~~preregistered~~ bank account information of said buyer, after said seller terminal has verified said buyer, directly to a bank server of said buyer via said network using said buyer terminal, ~~said-preregistered~~ bank account information of said buyer including an encoded PIN number of said buyer;

sending ~~preregistered~~ bank account information of said seller and a payment amount, after said seller terminal has verified said buyer, directly to said bank server of said buyer via said network using said seller terminal; and

transferring the payment amount to ~~said-seller's~~ a bank account of said seller, which is indicated by said ~~preregistered~~ bank account information of said seller, directly from ~~said buyer's~~ a bank account of said buyer, which is indicated by said ~~preregistered~~ bank account information of said buyer, using said bank server of said buyer, said transfer taking place over a line separate from said network.

2. (Cancelled)

3. (Currently Amended) A The method for managing a payment according to claim 1, wherein said seller terminal updates said ~~payment-managing management~~ table to reflect ~~the a~~ current payment status ~~information~~ when the payment amount is transferred to said ~~seller~~ bank account of said seller from said ~~buyer~~ bank account of said buyer.

4. (Currently Amended) A The method for managing a payment according to claim 3, wherein the ~~payment-managing management~~ table is capable of storing data related to a plurality of buyers.

5. (Currently Amended) A The method for managing a payment according to claim 1, further comprising ~~the step of~~:

sending said buyer terminal a reminder to request a payment for an overdue item by using said seller terminal.

6. (Currently Amended) A The method for managing a payment according to claim 1, further comprising ~~the step of~~:

sending said buyer terminal a confirmation to renew a payment contract if there is less than a predetermined period of time remaining until ~~the~~ an expiry date of the payment contract, by using said seller terminal.

7. (Currently Amended) A The method for managing a payment according to claim 1, wherein said seller is a lessor and said buyer is a lessee.

8. (Currently Amended) A The method for managing a payment according to claim 7, wherein the payment amount is a rent.

9. (Currently Amended) A payment managing system between a seller and a buyer using a network, comprising:

a buyer terminal device ~~of said buyer~~ for accessing a home page of said seller and for displaying said home page ~~on said buyer terminal for permitting to permit~~ entry at said buyer terminal device ~~of the~~ a name and identification data of said buyer;

a seller terminal device ~~of said seller which verifies for verifying~~ said buyer based on the input name and identification data of said buyer, said seller terminal device ~~of said seller being~~ connected to said buyer terminal device ~~of said buyer~~ via said network, said seller terminal device ~~verifying~~ configured to verify said buyer by comparing said identification data of said buyer entered at said buyer terminal device with identification data stored in a payment management table ~~installed~~ at said seller terminal device;

said buyer terminal device ~~of said buyer displaying~~ configured to display, for each contract of one or more contracts between said buyer and said seller, a title, an amount due, and a due date, said buyer terminal device configured to allow said buyer authorizing to authorize ~~at said buyer terminal~~ payment as to each contract;

a bank server of said buyer ~~which receives preregistered for receiving~~ bank account information of said buyer directly from said buyer terminal device ~~of said buyer~~ after said seller terminal device ~~of said seller~~ has verified said buyer, said bank sever of said buyer ~~being~~ connected to said buyer terminal device ~~of said buyer~~ via said network, said ~~preregistered~~ bank account information of said buyer including a PIN number which is encoded prior to sending to said ~~buyer~~ bank server of said buyer from said buyer terminal device; and

a bank server of said seller;

wherein said bank server of said buyer ~~is which receives preregistered~~ configured to receive bank account information of said seller and a payment amount directly from said seller terminal device ~~of said seller~~ after said seller terminal device ~~of said seller~~ has verified said buyer, ~~said bank server of said seller being connected to said terminal device of said seller via said network; and~~

wherein said bank server of said buyer is configured to directly transfers transfer the payment amount to a bank account of said seller, which is indicated by said ~~preregistered~~ bank account information of said seller, from a bank account of said buyer, which is indicated

by said ~~preregistered~~ bank account information of said buyer, said transfer taking place over a dedicated line between said bank server of said buyer and said bank server of said seller that is separate from said network.

10. (Currently Amended) A The payment managing system according to claim 9, wherein said buyer terminal device ~~of said buyer encodes~~ is configured to encode said ~~preregistered~~ bank account information of said buyer.

11. (Currently Amended) A The payment managing system according to claim 9, wherein said ~~payment-managing management~~ table stores payment status information, said seller terminal device ~~of said seller renewing~~ configured to renew the payment status information when the payment amount is transferred to said bank account of said seller from said bank account of said buyer.

12. (Currently Amended) A The payment managing system according to claim 11, wherein the ~~payment-managing management~~ table is capable of storing data related to a plurality of buyers.

13. (Currently Amended) A The payment managing system according to claim 9, wherein said seller terminal device ~~of said seller sends~~ is configured to send said buyer terminal device ~~of said buyer~~ a reminder to request a payment for an overdue item.

14. (Currently Amended) A The payment managing system according to claim 9, wherein said seller terminal device ~~of said seller sends~~ is configured to send said buyer terminal device ~~of said buyer~~ a confirmation to renew a payment contract if there is less than a predetermined period of time remaining until the an expiry date of the payment contract.

15. (Currently Amended) A The payment managing system according to claim 9, wherein said seller is a lessor and said buyer is a lessee.

16. (Currently Amended) A The payment managing system according to claim 15, wherein the payment amount is a rent.

17. (New) The method for managing a payment according to claim 1, wherein said bank account information of said buyer is not sent to said seller terminal.